

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

<b>Address</b>	543 Hatteras Drive, Blythewood, SC 29016	<b>Order ID</b>	8917160	<b>Property ID</b>	34568207
<b>Inspection Date</b>	09/11/2023	<b>Date of Report</b>	09/11/2023		
<b>Loan Number</b>	52795	<b>APN</b>	14813-14-13		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

**Tracking IDs**

<b>Order Tracking ID</b>	09.07 Citi-CS Update	<b>Tracking ID 1</b>	09.07 Citi-CS Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC,	<b>Condition Comments</b> Subject very well maintained, subject requires no repairs. Subject maintained in line with community.
<b>R. E. Taxes</b>	\$8,846	
<b>Assessed Value</b>	\$7,990	
<b>Zoning Classification</b>	Residential RS-MD	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(WINDOWS AND DOORS SECURE )		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	WINDFALL HOA	
<b>Association Fees</b>	\$350 / Year (Landscaping)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Neighborhood maintained in line with subject, neighborhood market stable. Neighborhood has close proximity to schools, shopping and amenities. Subject has road construction near by and new construction still prevelant in neighborhood.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$157600 High: \$549930	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	543 Hatteras Drive	469 Fairford Rd	1158 Grey Pine Dr	645 Kennington Rd
<b>City, State</b>	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
<b>Zip Code</b>	29016	29016	29016	29016
<b>Datasource</b>	Public Records	Public Records	Public Records	Public Records
<b>Miles to Subj.</b>	--	0.63 <sup>1</sup>	0.23 <sup>1</sup>	0.67 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$320,000	\$324,900	\$325,000
<b>List Price \$</b>	--	\$320,000	\$324,900	\$299,500
<b>Original List Date</b>		08/22/2023	06/12/2023	03/29/2023
<b>DOM · Cumulative DOM</b>	-- · --	19 · 20	90 · 91	165 · 166
<b>Age (# of years)</b>	3	5	4	4
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Conventional	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,308	2,417	2,702	2,241
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1	5 · 3
<b>Total Room #</b>	7	8	8	10
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.12 acres	0.12 acres	0.14 acres	0.12 acres
<b>Other</b>	--	--	--	--

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

## Current Listings - Cont.

**Listing Comments** Why the comparable listing is superior or inferior to the subject.

- Listing 1** Beautifully Well Maintained Home Located In Richland 2 School District And Conveniently Located Near I-77 In Blythewood Crossing. In This Home You Will Find The Primary Bedroom On The 1st Floor And 3 Additional Bedrooms On The 2nd Floor. Also On The 1st Floor You Will Find A Large Living Room, Formal Dining Room, Fireplace, Kitchen Which Boast Granite Counters And Stainless Steel Appliances. The Large Fenced In Backyard Gives Plenty Of Space To Entertain.
- Listing 2** Home Sweet Home! Welcome Home To This Spacious 4 Bd/2.5 Ba Home In Lovely Blythewood. 1158 Grey Pine Has Everything You Need In A Home! Beautiful Lvp Flooring On The Entire First Floor, Large Open Kitchen With Tons Of Cabinets, Walk-in Pantry, A Large Spacious Island, Granite Countertops, Formal Dining Room/office And A Half Bath On The First Level. Amazing Appliances Adorn The Kitchen With Samsung Dishwasher, Smooth-top Range And Microwave, And A Spacious Butler's Pantry. The Open Great Room Has Tons Of Space And Natural Light. The Second Level Has It All! The Large Owner's Suite Has Double Closets, A Garden Tub With Separate Shower, And Double Vanities. Three Additional Bedrooms Make Up The Second Level With A Spacious Laundry Room That Has A Folding Table And Decorative Wall Mounts For Hanging Your Favorite Clothes. Ceiling Fans (with Light Kits) On Remotes In The Great Room And All Four Bedrooms! There's Also Plenty Of Outdoor Living With A Screened Porch And An Extended Patio For Your Grill And A Cozy Firepit. The Backyard Is Fenced In For Comfort And Privacy. The Yard Has 3-zone Irrigation And The Home Is On A Tankless Water Heater! See It Today!! P
- Listing 3** A Beautifully Maintained, Open Concept, Single Family Home Is Located In The Blythewood Crossings Subdivision. It Offers Granite Counter Tops And Stainless Steel Throughout The Kitchen. The Master Suite Has Vaulted Ceilings, His/her Closets, And Double Doors That Open Into A Large Master Bathroom With A Dual Vanity, Garden Tub, And A Brand New Walk In-shower. The Home Comes With; Own Water Softener System, Upgraded Patio Door, Bluetooth Compatibility, Transferred Security System, Video Doorbell, Small Utility Shed, And A Brand New Master Bathroom Shower And Back Door. It Is Conveniently Located Less Than 3 Minutes From I-77, 20 Minutes From Fort Jackson And The Sandhill Shopping Center. Contact Listing Agent Today! P

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	543 Hatteras Drive	105 Windfall Rd	1179 Grey Pine Dr	109 Windfall Rd
City, State	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
Zip Code	29016	29016	29016	29016
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.26 <sup>1</sup>	0.19 <sup>1</sup>	0.25 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$285,000	\$289,000	\$279,000
List Price \$	--	\$280,000	\$289,000	\$279,000
Sale Price \$	--	\$279,900	\$285,900	\$271,742
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	04/06/2023	11/15/2022	07/09/2023
DOM · Cumulative DOM	-- · --	30 · 30	33 · 33	16 · 16
Age (# of years)	3	8	4	1
Condition	Good	Good	Good	Excellent
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Conventional	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	2,308	2,183	2,190	2,402
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 3	4 · 2 · 1	4 · 2 · 1
Total Room #	7	9	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	0.15 acres	0.14 acres	0.12 acres
Other	--	--	--	--
Net Adjustment	--	+\$14,000	+\$14,000	\$0
Adjusted Price	--	\$293,900	\$299,900	\$271,742

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

## Recent Sales - Cont.

**Reasons for Adjustments** Why the comparable sale is superior or inferior to the subject.

- Sold 1** Former Windfall Model Home Now Available! The Lancaster Has 4 Bedrooms, 3 Full Baths With Primary Upstairs. Walk Inside And See The Office With Full Bathroom Attached. This Room Could Easily Be Transitioned Into A Guest Suite If Needed! A Large Kitchen With White Cabinets Overlooks A Spacious Great Room And Shiplap-covered Fireplace. Extra Attention To Detail Has Been Given On Trim And Accents In This Home. An Upstairs Primary Bedroom Offers Dual Vanities, Water Closet, Tub With Overhead Shower, Water Closet And Huge Wrap-around Walk-in Closet. This Home Is In A Prime Location And Includes A Covered Porch And Fully Fenced Yard. P
- Sold 2** Charming From The Outside, In! As You Enter This Ready-to-move-in Home, You'll Be Greeted With Charming Archways And A Formal Dining Room. Luxury Vinyl Plank Runs Throughout All Living Areas. The Beautiful, Open Kitchen Boasts Granite Countertops Connected To A Breakfast Bar, Perfect For Your Family And Friends To Gather Around! Lighted Walk-in Pantry, Stainless Steel Appliances (including Side-by-side Refrigerator), Along With A Window Which Overlooks The Back Yard, Finish The Large Kitchen Area. The Floor Plan Is An Open Concept And The Spacious Family Room Allows For Easy Living Between The Inside And Outside. Upstairs You'll Find Your Spacious Primary Suite, Featuring The Private Bath With Dual Granite Vanities, Garden Tub & Separate Shower. Wait 'til You See The Huge Walk-in Closet You'll Fall In Love With! This Wonderful Upstairs Layout Is A Favorite & Is Complete With 3 Additional, Sizable Bedrooms, All With Walk-in Closets, A Shared Bath, Laundry Room, And Extra Hallway Closets! Tankless Water Heater, Fully Fenced Back Yard. 2 Car Garage With Remote. Meadows At Summer Pines Is A Friendly Sidewalk Community, Conveniently Located Near I-77, I-20 And Downtown Columbia. P
- Sold 3** This Primary-on-main Two-story Home Has Five Bedrooms And Two-and-one-half Bathrooms! An Open Kitchen Sits In The Center Of The Main Floor With White Cabinetry Features An Island And Eating Area And Leads Into The Great Room. The Downstairs Primary Bedroom Suite Features A Large Walk-in Shower, Water Closet, Dual Vanities, And Linen Closet. Three Secondary Bedrooms Upstairs Are All Spacious And Have Roomy Closets For Added Storage. A Loft Also Sits Upstairs For A Second Living Space. We've Added A Patio Out Back For Enjoying Those Cool Carolina Evenings! P

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Yip Premier Real Estate LLC	Subject currently listed					
<b>Listing Agent Name</b>	Karen Yip						
<b>Listing Agent Phone</b>	803-546-2112						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
07/14/2023	\$309,900	08/31/2023	\$294,900	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$299,900	\$299,900
<b>Sales Price</b>	\$299,000	\$299,000
<b>30 Day Price</b>	\$284,900	--
<b>Comments Regarding Pricing Strategy</b>		
Subject price based on comps with the closest proximity and most similar characteristics. Subject price heavily weighed by sold comps. SC2 held the most weight of sold comps due to proximity. LC2 also weighed heavily in price decision for proximity.		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

### Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Listing Photos

**L1** 469 Fairford Rd  
Blythewood, SC 29016



Front

**L2** 1158 Grey Pine Dr  
Blythewood, SC 29016



Front

**L3** 645 Kennington Rd  
Blythewood, SC 29016



Front



## Sales Photos

**S1** 105 Windfall Rd  
Blythewood, SC 29016



Front

**S2** 1179 Grey Pine Dr  
Blythewood, SC 29016



Front

**S3** 109 Windfall Rd  
Blythewood, SC 29016



Front

### ClearMaps Addendum

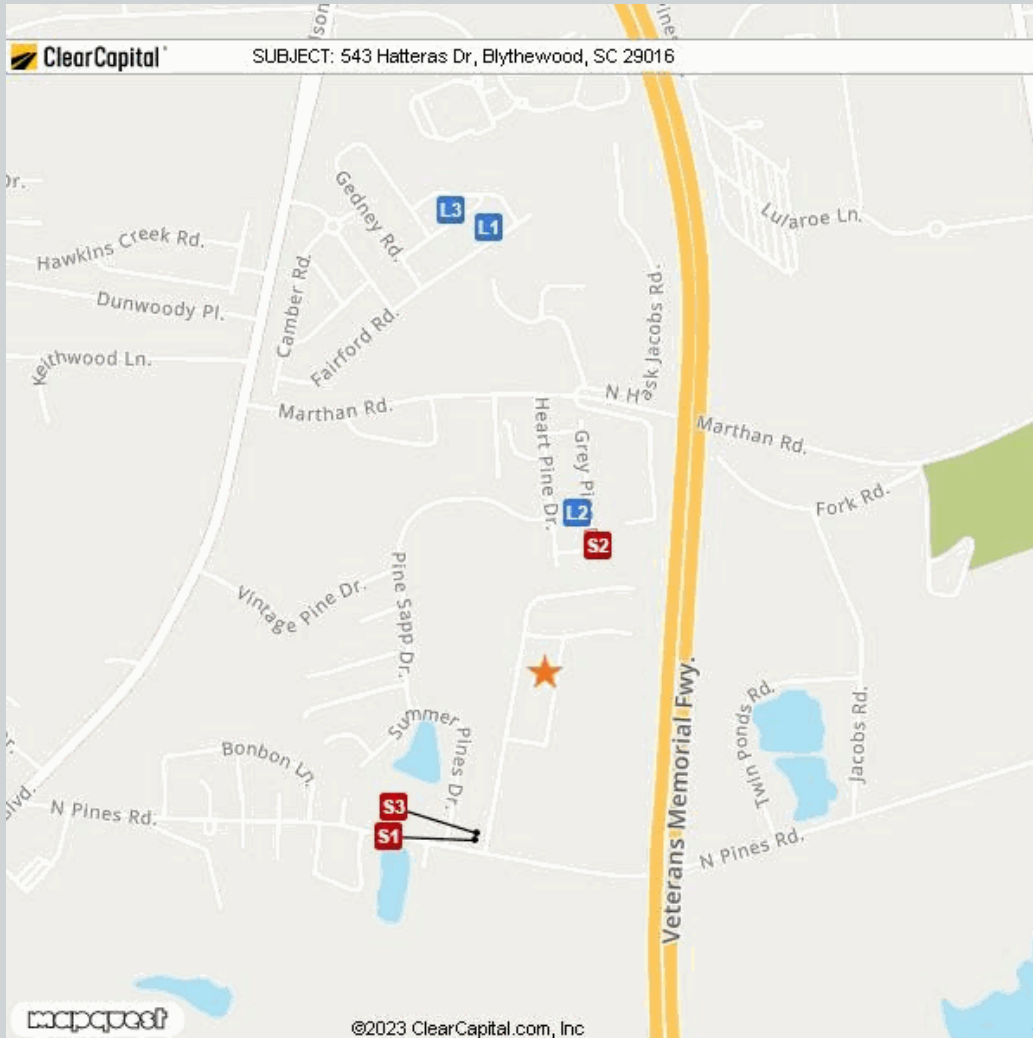
**Address** ★ 543 Hatteras Drive, Blythewood, SC 29016

**Loan Number** 52795

**Suggested List** \$299,900

**Suggested Repaired** \$299,900

**Sale** \$299,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	543 Hatteras Drive, Blythewood, SC 29016	--	Parcel Match
L1 Listing 1	469 Fairford Rd, Blythewood, SC 29016	0.63 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1158 Grey Pine Dr, Blythewood, SC 29016	0.23 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	645 Kennington Rd, Blythewood, SC 29016	0.67 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	105 Windfall Rd, Blythewood, SC 29016	0.26 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1179 Grey Pine Dr, Blythewood, SC 29016	0.19 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	109 Windfall Rd, Blythewood, SC 29016	0.25 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

\*\*If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible\*\*

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

### Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

## Broker Information

<b>Broker Name</b>	Khalil McClellan	<b>Company/Brokerage</b>	TAW REALTY
<b>License No</b>	63926	<b>Address</b>	4216 Donovan Dr Columbia SC 29210
<b>License Expiration</b>	06/30/2024	<b>License State</b>	SC
<b>Phone</b>	8036730023	<b>Email</b>	theamericanwayrealty@gmail.com
<b>Broker Distance to Subject</b>	10.69 miles	<b>Date Signed</b>	09/11/2023

*By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.*

## Disclaimer

**This market analysis may not be used for the purposes of obtaining financing in a federally-related transaction.**

**Unless otherwise specifically agreed to in writing:**

**The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.**